

Information to identify the case:

Debtor 1: <u>Carmen Flores</u>			Social Security number or ITIN: xxx-xx-2119
First Name	Middle Name	Last Name	EIN: --
Debtor 2:			Social Security number or ITIN: --
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court: District of New Jersey			Date case filed in chapter: 13 10/4/17
Case number: 17-30193-JNP			Date case converted to chapter: 7 9/29/18

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Carmen Flores	
2. All other names used in the last 8 years	aka Carmen J. Flores	
3. Address	3243 N. 47th Street Pennsauken, NJ 08109	
4. Debtor's attorney Name and address	Andrew Thomas Archer Brenner Spiller & Archer 175 Richey Ave Collingswood, NJ 08107	Contact phone 856-963-5000
5. Bankruptcy trustee Name and address	Joseph Marchand 117-119 West Broad St. PO Box 298 Bridgeton, NJ 08302	Contact phone (856) 451-7600

For more information, see page 2 >

Debtor **Carmen Flores**

Case number **17-30193-JNP**

6. Bankruptcy clerk's office	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 10/9/18
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7. Meeting of creditors	November 9, 2018 at 12:00 PM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Bridge View Building, Suite 102, 800 Cooper Street, Camden, NJ 08101
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
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8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
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9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 1/8/19
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.	
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	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
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10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
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11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
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Certificate of Notice Page 3 of 5

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Carmen Flores
 Debtor

Case No. 17-30193-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 309A

Page 1 of 2
 Total Noticed: 48

Date Rcvd: Oct 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 11, 2018.

db +Carmen Flores, 3243 N. 47th Street, Pennsauken, NJ 08109-2105
 aty +Brad J. Spiller, Brenner, Spiller & Archer, 175 Richey Avenue,
 Collingswood, NJ 08107-2338
 517636079 +Ally Financial, Law Offices of John R. Morton, Jr., 110 Marter Ave., Suite 301,
 Moorestown, NJ 08057-3124
 517105420 +Chase Manhattan Mortgage, Attn: Bankruptcy Dept, 3415 Vision Dr, Columbus, OH 43219-6009
 517105422 +DSRM National Bank/Diamond Shamrock/Vale, Po Box 631, Amarillo, TX 79105-0631
 517273627 +JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail,
 Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203-4774
 517200877 +Progressive, PO Box 7247-0311, Philadelphia, PA 19170-0001
 517105428 +ShopNow Pay Plan, PO Box 2852, Monroe, WI 53566-8052
 517242556 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
 517105437 +Valero, 7201 Canyon Drive, Amarillo, TX 79110-4339

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: aarcher@brennerlawoffice.com Oct 10 2018 01:10:50 Andrew Thomas Archer,
 Brenner Spiller & Archer, 175 Richey Ave, Collingswood, NJ 08107
 tr +EDI: QJDMARCHAND.COM Oct 10 2018 04:28:00 Joseph Marchand, 117-119 West Broad St.,
 PO Box 298, Bridgeton, NJ 08302-0228
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 10 2018 01:12:05 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 10 2018 01:12:01 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517105415 +EDI: AFNIRECOVERY.COM Oct 10 2018 04:28:00 Afni, PO Box 3427,
 Bloomington, IL 61702-3427
 517105416 +E-mail/Text: banko@acsnv.com Oct 10 2018 01:12:26 Allied Collection Services,
 3080 South Durango Drive, Suite 208, Las Vegas, NV 89117-9194
 517105417 +EDI: GMACFS.COM Oct 10 2018 04:28:00 Ally Financial, Attn: Bankruptcy, Po Box 380901,
 Bloomington, MN 55438-0901
 517130814 EDI: GMACFS.COM Oct 10 2018 04:28:00 Ally Financial, PO Box 130424,
 Roseville MN 55113-0004
 517105418 +EDI: BMW.COM Oct 10 2018 04:28:00 Alphera Financial Serv, P.O. Box 3608,
 Dublin, OH 43016-0306
 517114416 EDI: BMW.COM Oct 10 2018 04:28:00 BMW Financial Services NA, LLC, P.O. Box 3608,
 Dublin, OH 43016
 517112579 +EDI: AISACG.COM Oct 10 2018 04:28:00 BMW Financial Services NA, LLC Department,
 4515 N. Santa Fe Ave. Det. APS, Oklahoma City OK, OK 73118-7901
 517105419 +EDI: CAPITALONE.COM Oct 10 2018 04:28:00 Capital One, Attn: Bankruptcy, Po Box 30253,
 Salt Lake City, UT 84130-0253
 517105421 +EDI: WFNBN.COM Oct 10 2018 04:28:00 Comenity Bank/kingsi/Brylane, Po Box 182125,
 Columbus, OH 43218-2125
 517153915 +EDI: CBS7AVE Oct 10 2018 04:28:00 Country Door, c/o Creditors Bankruptcy Service,
 P.O. Box 800849, Dallas, TX 75380-0849
 517162717 +EDI: CBSAMERIMARK Oct 10 2018 04:28:00 Dr Leonards Shop Now,
 c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 517105423 +EDI: BLUESTEM Oct 10 2018 04:28:00 Fingerhut, 6250 Ridgewood Rd,
 St Cloud, MN 56303-0820
 517298974 EDI: RESURGENT.COM Oct 10 2018 04:28:00 LVNV Funding LLC, c/o Resurgent Capital Services,
 P O Box 10675, Greenville, SC 29603-0675
 517301563 +EDI: CBSMASON Oct 10 2018 04:28:00 Mason, c/o Creditors Bankruptcy Service,
 P.O. Box 800849, Dallas, TX 75380-0849
 517105424 +EDI: CBSMASON Oct 10 2018 04:28:00 Mason Easy-Pay, PO Box 2808, Monroe, WI 53566-8008
 517105425 +EDI: CBS7AVE Oct 10 2018 04:28:00 Montgomery Ward, PO Box 2855, Monroe, WI 53566-8055
 517153917 +EDI: CBS7AVE Oct 10 2018 04:28:00 Montgomery Ward, c/o Creditors Bankruptcy Service,
 P.O. Box 800849, Dallas, TX 75380-0849
 517268633 EDI: PRA.COM Oct 10 2018 04:28:00 Portfolio Recovery Associates, LLC,
 c/o Rcs Direct Marketing/Orchard Bank, POB 41067, Norfolk VA 23541
 517105426 +E-mail/Text: bankruptcy@pseg.com Oct 10 2018 01:11:03 PSE&G, Attn: Bankruptcy Dept,
 PO Box 490, Cranford, NJ 07016-0490
 517298124 EDI: Q3G.COM Oct 10 2018 04:28:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 517293893 EDI: Q3G.COM Oct 10 2018 04:28:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 517105427 +EDI: CBS7AVE Oct 10 2018 04:28:00 Seventh Ave, 1112 7th Ave, Monroe, WI 53566-1364
 517153916 +EDI: CBS7AVE Oct 10 2018 04:28:00 Seventh Avenue, c/o Creditors Bankruptcy Service,
 P.O. Box 800849, Dallas, TX 75380-0849
 517105429 +EDI: NEXTEL.COM Oct 10 2018 04:28:00 Sprint, PO Box 105243, Atlanta, GA 30348-5243
 517301564 +EDI: CBSMASON Oct 10 2018 04:28:00 Stoneberry, c/o Creditors Bankruptcy Service,
 P.O. Box 800849, Dallas, TX 75380-0849
 517105431 +EDI: CBSMASON Oct 10 2018 04:28:00 Stoneberry, PO Box 2820, Monroe, WI 53566-8020
 517107344 +EDI: RMSC.COM Oct 10 2018 04:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

District/off: 0312-1

User: admin
Form ID: 309A

Page 2 of 2
Total Noticed: 48

Date Rcvd: Oct 09, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517279720 +EDI: RMSC.COM Oct 10 2018 04:28:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
517105432 +EDI: RMSC.COM Oct 10 2018 04:28:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
Po Box 956060, Orlando, FL 32896-0001
517300004 +E-mail/Text: bncmail@w-legal.com Oct 10 2018 01:12:12 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517105435 EDI: TFSR.COM Oct 10 2018 04:28:00 Toyota Motor credit Corp, Po Box 8026,
Cedar Rapids, IA 52408
517105433 +EDI: WTRRN BANK.COM Oct 10 2018 04:28:00 Target, C/O Financial & Retail Svcs,
Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
517105434 +EDI: CBS7AVE Oct 10 2018 04:28:00 Through the Country Door, PO Box 2830,
Monroe, WI 53566-8030
517208837 +EDI: AIS.COM Oct 10 2018 04:28:00 Verizon, by American InfoSource LP as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 38

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517105430* +Sprint, PO Box 105243, Atlanta, GA 30348-5243
517105436 ##+Transworld System Inc, 2235 Mercury Way, Ste 275, Santa Rose, CA 95407-5463
TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 11, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2018 at the address(es) listed below:

Andrew Thomas Archer on behalf of Debtor Carmen Flores aarcher@brennerlawoffice.com,
bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com
Brad J. Spiller on behalf of Debtor Carmen Flores bankruptcy@brennerlawoffice.com,
aarcher@brennerlawoffice.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Jason Brett Schwartz on behalf of Creditor BMW Financial Services NA, LLC
jschwartz@mesterschwartz.com
John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net;jmarchand@ecf.epiqsystems.com
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Nicholas V. Rogers on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
nj.bkecf@fedphe.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9